

1 MARY ANN SMITH
Deputy Commissioner
2 Department of Financial Protection and Innovation
320 West 4th Street, Suite 750
3 Los Angeles, California 90013

4 Attorney for Complainant

5 BEFORE THE DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION
6 OF THE STATE OF CALIFORNIA
7

8 In the Matter of:)	CRMLA LICENSE NO.: 41DBO-100446
)	
9 THE COMMISSIONER OF FINANCIAL)	
10 PROTECTION AND INNOVATION,)	
)	
11 Complainant,)	ORDER REVOKING RESIDENTIAL
)	MORTGAGE LENDING AND/OR
12 v.)	SERVICING LICENSE PURSUANT TO
)	FINANCIAL CODE SECTION 50327
13 GUARANTY HOME MORTGAGE)	
14 CORPORATION,)	
)	
15 Respondent.)	
)	

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19 The Complainant, the Commissioner of Financial Protection and Innovation
20 (Commissioner) finds that:

21 1. The Commissioner is authorized to administer and enforce the provisions of the
22 California Residential Mortgage Lending Act (Fin. Code, § 50000 et seq.) (CRMLA) and the rules
23 and regulations promulgated thereunder.

24 2. Respondent is a residential mortgage lender and servicer licensed by the
25 Commissioner pursuant to the CRMLA. Respondent’s legal principal place of business is 3200 Park
26 Drive, Suite 110, Nashville Tennessee 37203. The respondent has updated the Nationwide
27 Multistate System and Registry with the address 1201 Demonbruen Street, Suite 1460, Nashville,
28 Tennessee 37203, but has failed to comply with address change requirements to legally change the
address with the Department.

1 3. Pursuant to Financial Code section 50205, a residential mortgage lender and servicer
2 are required to maintain a surety bond.

3 4. On or around August 30, 2023, the Commissioner received notice that Respondent’s
4 surety bond would expire on September 10, 2023.

5 5. On or around October 27, 2023, the Commissioner notified Respondent through the
6 Nationwide Mortgage Licensing System (NMLS) and a letter that a replacement surety bond had to
7 be filed no later than the cancellation date to avoid suspension or revocation of its residential
8 mortgage lender and servicer license.

9 6. Respondent’s surety bond expired on September 10, 2023.

10 7. On November 7, 2023, the Commissioner served a Notice of Intention to Issue Order
11 Revoking Residential Mortgage And Servicing License, Accusation, and accompanying documents
12 to Respondent. Respondent was served with those documents by certified mail, return receipt
13 requested, regular mail, and electronic mail. The Commissioner has not received any request for a
14 hearing from Respondent and the time to request a hearing has expired.

15 NOW GOOD CAUSE APPEARING THEREFORE, it is hereby ordered that the residential
16 mortgage lender and servicer license issued to Guaranty Home Mortgage Corporation is hereby
17 revoked.

18 This ORDER is effective as of the date hereof.

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20 Dated: January 22, 2024
21 Sacramento, CA

CLOTHILDE V. HEWLETT
Commissioner of Financial Protection and Innovation

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By _____
MEIRCEE BOULAHROUD
Assistant Deputy Commissioner
California Residential Mortgage Lending Act